

FILED
4/28/23 1:40 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)
DONNA R. GOLDEN,) **Case No. 23-20274-GLT**
)
) **Chapter 13**
Debtor(s).) Related to Doc. No. 18
X

ORDER OF COURT
(Check Boxes That Apply)

- ☒ **Confirming Plan on Final Basis** ☒ **Chapter 13 Plan dated:**
2/28/23
- ☐ **Authorizing Distributions Under Plan** ☐ **Amended Chapter 13 dated:**
On Interim Basis Solely as Adequate Protection _____

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$2,750 effective 3/23.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$2,940, beginning 5/23. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
♦ IRS CL. #15
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

-
- ☒ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- ◆ Toyota Motor Credit Corp CL #6 at contract rate of interest of 3.99%

- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
-

- ☒ K. Additional Terms and Conditions:
- ◆ Estimated amount to unsecured creditors is revised to \$50,020.61(100%). LAT remains unchanged at \$51,000.
 - ◆ Trustee calc on plan funding sufficiency is based on an April TFS payment, not yet posted, of \$2750.

**All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

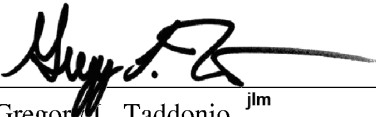
F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed *secured claim* (that is secured by the property subject to the relief from

stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: April 28, 2023



Gregory L. Taddonio ^{jlm}
Chief United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:
Donna R. Golden
Debtor

Case No. 23-20274-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 28, 2023

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2023:

Recip ID	Recipient Name and Address
db	+ Donna R. Golden, 906 Blackstone Avenue, Connellsville, PA 15425-4208
15576421	+ Arstrat, P.O. Box 33720, Detroit, MI 48232-3720
15576422	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of PA, Revenue Recovery, P.O. Box 117, Columbus, OH 43216
15576424	Excelsa Health Medical Group, P.O. Box 645189, Pittsburgh, PA 15264-5189
15576426	+ J. Miller Oppy, 201 North Pittsburgh Street, Connellsville, PA 15425-3233
15576427	+ McCarthy, Burgess & Wolff, The MB&W Building, 26000 Cannon Road, Cleveland, OH 44146-1807
15576431	+ Orlans PC, Strafford Office Buildings- Suite 120, 200 Eagle Road, Wayne, PA 19087-3115
15569170	Quest Diagnostics, 875 Greentree Road, 4 Parkway Center, Pittsburgh, PA 15220-3610
15576434	+ Receivable Management Services, LLC, P.O. Box 19646, Minneapolis, MN 55419-0646
15592313	Synchrony Bank, by AIS InfoSource LP as agent, Dept. 888, PO Box 4457, Houston, TX 77210-4457

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Apr 28 2023 23:40:00	KeyBank NA, 4910 Tiedeman, Brooklyn, oh 44144-2338
cr	+ Email/PDF: rmscedi@recoverycorp.com	Apr 28 2023 23:49:36	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15576421	^ MEBN	Apr 28 2023 23:39:00	Arstrat, P.O. Box 33720, Detroit, MI 48232-3720
15569161	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 28 2023 23:39:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15571238	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 28 2023 23:39:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15569165	Email/Text: customercareus@creditcorpsolutionsinc.com	Apr 28 2023 23:39:00	Credit Corp Solutions, Inc, 121 W. Election Road--Suite 200, Draper, UT 84020
15569163	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 28 2023 23:50:00	Citibank, P.O. Box 790034, Saint Louis, MO 63179-0034
15569164	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 28 2023 23:39:00	Comenity Bank/Victoria's Secret, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15576423	+ Email/Text: bankruptcy@erieinsurance.com	Apr 28 2023 23:40:00	Erie Insurance Group, 100 Erie Insurance Place, Erie, PA 16530-0001
15576425	+ Email/Text: crdept@na.firstsource.com	Apr 28 2023 23:40:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
15569166	+ Email/Text: bk@freedomfinancialnetwork.com	Apr 28 2023 23:39:00	FreedomPlus, Attn: Bankruptcy, P.O. Box 2340, Phoenix, AZ 85002-2340

District/off: 0315-2

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15569167	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 28 2023 23:39:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
15569162	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 28 2023 23:49:58	Chase, P.O. Box 15298, Wilmington, DE 19850-5299
15574952	+ Email/Text: RASEBN@raslg.com	Apr 28 2023 23:39:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15569168	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Apr 28 2023 23:40:00	KeyBank, Bankruptcy Department, OH-01-51-0622, 4910 Tiedeman Road, Cleveland, OH 44144-2338
15575882	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Apr 28 2023 23:40:00	KeyBank NA, 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
15582294	Email/PDF: resurgentbknotifications@resurgent.com	Apr 28 2023 23:49:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15569169	+ Email/Text: Documentfiling@lciinc.com	Apr 28 2023 23:39:00	Lending Club Corporation, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15588312	+ Email/Text: Documentfiling@lciinc.com	Apr 28 2023 23:39:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
15576429	Email/Text: compliance@monarchrm.com	Apr 28 2023 23:39:00	Monarch Recovery Management, Inc., 3260 Tillman Drive- Suite 75, Bensalem, PA 19020
15576430	^ MEBN	Apr 28 2023 23:37:07	MRS Associates, Inc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
15576428	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 28 2023 23:40:00	Midland Credit Management, 350 Camino Drive De La Reina- Suite 100, San Diego, CA 92108-3007
15581884	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 28 2023 23:40:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15571219	Email/Text: bnc-quantum@quantum3group.com	Apr 28 2023 23:39:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
15576432	+ Email/Text: bnc-quantum@quantum3group.com	Apr 28 2023 23:39:00	Quantum3 Group, LLC, P.O. Box 2489, Kirkland, WA 98083-2489
15576435	Email/Text: bk@rgsfinancial.com	Apr 28 2023 23:39:00	RGS Financial, P.O. Box 852039, Richardson, TX 75085-2039
15576433	+ Email/Text: ngisupport@radiusgs.com	Apr 28 2023 23:39:00	Radius Global Solutions, P.O. Box 390905, Minneapolis, MN 55439-0905
15579510	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 28 2023 23:40:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
15569171	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 28 2023 23:40:00	Rocket Mortgage/Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-3573
15569172	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 28 2023 23:40:00	Santander Consumer, P.O. Box 961245, Fort Worth, TX 76161-0244
15570972	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 28 2023 23:40:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
15569490	+ Email/PDF: gecsed@recoverycorp.com	Apr 28 2023 23:49:36	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15569173	Email/PDF: gecsed@recoverycorp.com	Apr 28 2023 23:49:59	Synchrony Bank/JCPenney, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15569174	Email/PDF: gecsed@recoverycorp.com	Apr 28 2023 23:49:35	Synchrony Bank/Paypal Buyer Credit, Attn: Bankruptcy Department, P.O. Box 965060,

District/off: 0315-2

User: auto

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			Orlando, FL 32896-5060
15569175	Email/PDF: gecsedl@recoverycorp.com	Apr 28 2023 23:49:58	Synchrony Bank/Sam's Club, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15569176	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 28 2023 23:39:00	Toyota Financial Services, P.O. Box 9786, Cedar Rapids, IA 52409-0004
15578270	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 28 2023 23:39:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15569177	Email/Text: bankruptcies@uplift.com	Apr 28 2023 23:39:00	Uplift, Inc., Attn: Bankruptcy, 440 N. Wolfe Rd., Sunnyvale, CA 94085
15569179	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 28 2023 23:49:59	Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517
15569178	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 28 2023 23:49:36	Wells Fargo Bank, 1 Home Campus MAC X2303-01A, 3rd Floor, Des Moines, IA 50328-0001
15583571	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 28 2023 23:49:59	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15586113	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 28 2023 23:40:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15576436	Email/Text: bankruptcy@firstenergycorp.com	Apr 28 2023 23:40:00	West Penn Power, 76 South Main Street, A-RPC, Akron, OH 44308-1890

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC
cr		Toyota Motor Credit Corporation

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmlawgroup.com
Daniel R. White	

District/off: 0315-2

User: auto

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on behalf of Debtor Donna R. Golden lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com

Keri P. Ebeck

on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5